

North Dakota Navigator Project

Interim Legislative Committee of Healthcare Reform Testimony

Presented on January 15, 2014 by Neil Scharpe, Navigator Project Director, North Dakota Center for Persons with Disabilities (NDCPD) at Minot State University

NDCPD was awarded a 12 month cooperative agreement with Centers for Medicare & Medicaid Services on August 16, 2013 to assist consumers in accessing health insurance through the federally facilitated exchange authorized by the Affordable Care Act (ACA). We partnered with Family Voices of North Dakota, Federation of Families for Children's Mental Health and DLN Consulting to position people in the eight regions of ND that coincide with the Human Service Center regions. These "Navigators" are responsible to assist primarily the consumers in the counties represented by those regions in applying for health insurance through the exchange.

In addition I was contacted by a person in Valley City who indicated that she had a group of her friends who wanted to assist in helping people access health insurance through the Marketplace. She had heard/read about being a Certified Application Counselor (CAC) and wondered if they could qualify. The requirement is that it must be an organization and not specifically individuals. She approached the City-County Health District who submitted an application to CMS to become a CAC, they are now assisting people in the Valley City area.

Currently, we have 14 certified Navigators all of which work part time. Family Voices covers regions 1 (Williston), 4 (Grand Forks) and 6 (Jamestown). Federation for Families covers regions 5 (Fargo) and 7 (Bismarck). DLN Consulting covers region 8 (Dickinson). Regions 2 (Minot) and 3 (Devils Lake) are covered by staff from NDCPD.

All of the Navigators have undergone background checks through their respective agencies. It should be noted that all of the Navigators were employees of these agencies prior to beginning the Navigator project. Each of the agencies involved in this project has worked with families and children prior to this project and were very aware of the need for confidentiality and protecting personal information.

Navigators have a dual role, the obvious is to assist people in accessing health insurance either through the website, directing them to the 1-800 number associated with the site, or by assisting in completing a paper application and having them mail it. The second is to provide public awareness of the ACA and who it affects. To this end, Navigators reach out into the communities in their area and provide public presentations.

As a component of the cooperative agreement we need to submit weekly data to the Project Officer and quarterly reports detailing the work we have done. On January 10, 2014 we indicated:

- assisted 101 consumers enroll in a face-to-face situation

- complete 406 outreach/educational events
- reached 1831 North Dakotans through these events
- distributed over 4000 brochures
- displayed 150 posters

These numbers do not include the number of consumers that we have assisted over the phone. If my experience is indicative of the rest of the Navigators each are receiving 10-15 phone calls each day in which we try to walk people through the application process or direct them to someone who can better assist them.

We have attempted to focus on the individual and not the numbers, my instructions are to answer the calls, assist as you can and the numbers will be what they will be. A month ago an Associated Press writer contacted me at 8:10 a.m. asking if I had a comment about the enrollment numbers that had just been released. I had not seen them so I asked what they were. After giving me the ND statistics and informing me that we had the lowest enrollment in the country he ask what my reaction was. I said that if it was a contest I wanted to compete with South Dakota or Wyoming not California.

As you know the website was almost nonresponsive during October and November. That left one month to enroll those people who needed coverage by January 1, 2014. Navigators dealt with each person who called but their priority was to those consumers that needed coverage by January 1. In December the site worked better, but it was still not perfect by any means.

In October we anticipated that the site would work in a few days, in November we began using paper application, in December we moved back to the website because by using paper application the consumer could not be assured of coverage in January. The toll free line was many times the best resource we could offer consumers.

Each week we have a conference call to discuss successes and obstacles. As I reported back in September, I believe that North Dakotans are independent and self-directed people, but the calls we get usually are from people whose situation does not fit the "normal" profile. Navigators have many stories about assisting people who have prior existing conditions in which the ACA has been such a benefit. They also have stories of people who have attempted many times to access Healthcare.gov and are ready to give up.

One of our Navigators has attempted to access coverage via the Marketplace and is currently on the 10th application. This is not because she does not know how, it is still the glitches in the system.

Navigators have recently expressed concern that county staff are referring consumers to us to complete applications for Expanded Medicaid. In addition we are being asked about Expanded Medicaid coverage and who the consumer can see. Others indicate they have a letter that indicates Medicaid enrollment but they have no other authorizing document to use when purchasing medication or services.

Because of the partners and our roles in assisting people with disabilities we have also noted that consumers with disabilities may not be able to access the same level of services that they were able to in the past. There was no definition of "habilitative services" defined by the Qualified Health Plan chosen by the state as the benchmark. The federal government has also not defined habilitative services at this time. You can find an article that came out yesterday regarding this issue at <http://www.disabilitycoop.com/2014/01/14/health-adds-coverage/19016/>

As an example if I had a stroke and needed rehabilitative services there is a guideline for what coverage I could get through insurance but a child with the same need for habilitative services does not have that defined, therefore leaving parents questioning if insurers will cover these costs.

In several radio programs I have done, I have indicated ACA is the law, North Dakotans do not need to purchase health insurance but they need to be informed of the consequences if they do not. As we move forward public awareness will be a primary focus for Navigators.